

UNITED STATES BANKRUPTCY COURT
Eastern District Of Missouri
Thomas F. Eagleton U.S. Courthouse
111 South Tenth Street, Fourth Floor
St. Louis, MO 63102

CASE NO.: 15-47820
Judge: Charles E. Rendlen III

IN RE: Debtor(s)
Raven Tyante Alyseia Brown
xxx-xx-8590
4514 N 19th St Apt 1FL
Saint Louis, MO 63107

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/20/16
Rev. 12/15 3180



U. S. Bankruptcy Judge

SEE PAGE 2 OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes applicable only to cases filed after October 17, 2005;
- c. Debts that are domestic support obligations applicable only to cases filed after October 17, 2005;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtors in time to permit the creditor to file a proof of claim, if required, or file a timely request to determine dischargeability;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans applicable only to cases filed after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Missouri

In re:
Raven Tyante Alyseia Brown
Debtor

Case No. 15-47820-cer
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin
Form ID: 3180

Page 1 of 2
Total Noticed: 41

Date Rcvd: Jan 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2016.

db
10492036 +Raven Tyante Alyseia Brown, 4514 N 19th St Apt 1FL, Saint Louis, MO 63107-1432
10492029 +Advance Loans, 1408 N Kingshighway Blvd Ste 10, St Louis, MO 63113-1426
10492010 +Alliance Credit Union, 9050 W Florissant Ave, St Louis, MO 63136-1419
10492043 +Ameren Missouri, PO Box 790098, St Louis, MO 63179-0098
10492045 +City Of St Louis Parking, 229 N 7th St, St Louis, MO 63101-2304
10492034 +CollectorOf Revenue, 1200 Market St RM 410, St Louis, MO 63103-2841
10492014 +Direct Loans, PO Box 9003, Niagara Falls, NY 14302-9003
10492041 +Douglas Chancellor, 1000 Fairground Rd Suite 200, St Charles, MO 63301-2581
10492015 ERC, 80114 Bay Berry RD, Jacksonville, FL 32256
10492015 +Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
10492033 +Gregory Daly, PO Box 66877, St Louis, MO 63166-6877
10492026 +Harris Stowe, 3026 Laclede Ave, St Louis, MO 63103-2136
10492017 #+Homire & Wilkes, 10 Beckett Plaza, Valley Park, MO 63088-1503
10492009 +Laclede Gas, Drawer 9, St Louis, MO 63166-0009
10492038 +Linebarger Goggan Blair, 900 Arion Parkway Ste 104, San Antonio, TX 78216-2872
10492040 +Master Check, PO Box 637, Still Water, OK 74076-0637
10492025 +Missouri College, 1405 S Hanley Rd, Brentwood, MO 63144-2902
10492027 +Pnc Bank, 4323 N Grand Ave, St Louis, MO 63107-1809
10492024 +SLCC, 5600 Oakland Ave, St Louis, MO 63110-1316
10492042 +Schnucks Super Market, 11420 Lackland Rd, St Louis, MO 63146-3561
10492044 +St Louis Photo Enforceme, PO Box 790324, ST Louis, MO 63179-0324
10492035 +The Loan Machine, 2158 Chambers Rd, St Louis, MO 63136-4346
10492021 Trident Asset Management, 53 Primeter Centere East Ste 440, Atlanta, GA 30346
10492022 +US Dept Of Ed, 2401 International POB 7859, Madison, WI 53707-7859
10492039 +Universal Credit Acceptance, PO Box 704, Bridgeton, MO 63044-0704
10492028 +Vantage Credit Union, 4020 Fee Fee Rd, Bridgeton, MO 63044-2708
10527073 +Wilbur & Associates, 210 Landmark Dr., Normal, IL 61761-2194

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

10492037 +EDI: RECOVERYCORP.COM Jan 22 2016 00:43:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10492013 +EDI: AFNIRECOVERY.COM Jan 22 2016 00:43:00 AFNI, PO Box 3517,
Bloomington, IL 61702-3517
10492018 +EDI: CMIGROUP.COM Jan 22 2016 00:43:00 Credit Management, 4200 International,
Carrollton, TX 75007-1912
10492011 +EDI: IIC9.COM Jan 22 2016 00:43:00 IC Systems Collection, PO Box 64378,
St Paul, MN 55164-0378
10492019 +E-mail/Text: robert.mcalexander@insta-credit.com Jan 22 2016 00:49:59
Insta Credit Auto Mart, 910 N Bluff Rd, Collinsville, IL 62234-5802
10492046 +E-mail/Text: jrepa@mcacollectionagency.com Jan 22 2016 00:49:26 MCA Management,
PO Box 480, High Ridge, MO 63049-0480
10492030 +E-mail/Text: ecfnotices@dor.mo.gov Jan 22 2016 00:49:29 Missouri Dept Of Revenue,
PO Box 1008, Jefferson City, MO 65102-1008
10492031 +E-mail/Text: tswinger@neighborscu.org Jan 22 2016 00:50:44 Neighbors Credit Union,
8935 Jennings Station Rd, Jennings, MO 63136
10492020 +EDI: AMSOUTH.COM Jan 22 2016 00:43:00 REgions Bank, 11920 New Halls Ferry Rd,
Florissant, MO 63033-6928
10492994 +E-mail/Text: bkdepartment@rtresolutions.com Jan 22 2016 00:50:03 Real Time Resolutions,
1349 Empire Central Dr STE 150, Dallas, TX 75247-4029
10492023 EDI: RECOVERYCORP.COM Jan 22 2016 00:43:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
10492012 EDI: NEXTEL.COM Jan 22 2016 00:43:00 Sprint, Region West P.O. Box 54977,
Los Angeles, CA 90054
10492032 +EDI: DRIV.COM Jan 22 2016 00:43:00 Santander Consumer, 8585 N Stemmons Fwy Ste 1000,
Dallas, TX 75247-3822
10492032 +EDI: AISTMBL.COM Jan 22 2016 00:43:00 T Mobile, PO Box 790047, St Louis, MO 63179-0047
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10492016* +Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2016 at the address(es) listed below:

E. Rebecca Case chapter7trustee@stoneleyton.com, MO06@ecfcbis.com
E. Rebecca Case on behalf of Trustee E. Rebecca Case chapter7trustee@stoneleyton.com,
MO06@ecfcbis.com
Office of US Trustee USTPRegion13.SL.ECF@USDOT.gov

TOTAL: 3